

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of  
Steven C. Halper and Constance A. Wilson

Serial No.: 09/993,072

Filed: November 13, 2001

Group Art Unit: 3693

Examiner: Apple, Kirsten Sachwitz

Confirmation No. 7208

For: Predatory Lending Detection System and  
Method Therefor

X

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is a Response to the outstanding Office Action dated June 30, 2008 on the above-identified application. The Office Action has been made final. The time period for response is extendible to and including December 1, 2008 (November 30, 2008 being a Sunday).

**Amendments to the Claims** begin on page 2 of this Response.

**Remarks** begin on page 12 of this Response.